

<b>Information to identify the case:</b>	
Debtor 1	Michael Lance McLernon First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Kellyann McLernon First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 17-24054-JNP	

## Order of Discharge

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael Lance McLernon

Kellyann McLernon

12/9/22

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael Lance McLernon  
Kellyann McLernon  
Debtors

Case No. 17-24054-JNP  
Chapter 13

District/off: 0312-1  
Date Rcvd: Dec 09, 2022

User: admin  
Form ID: 3180W

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Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 11, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Michael Lance McLernon, Kellyann McLernon, 43 N Highland Avenue, Runnemede, NJ 08078-1504
516932850	+ Camden County Sheriff, Courthouse, Room 100, 520 Market Street, Camden, NJ 08102-1375
516932856	++ FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030 address filed with court:, Forster & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
516932855	+ Fenton & McGarvey, 2401 Stanley Gault Parkway, Louisville, KY 40223-4175
517263138	GLHEC & Aff OBO Great Lakes Higher Ed Guar Corp, PO Box 8961, Madison WI 53708-8961
516932860	+ Glen Garbus, Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
517100789	Great Lakes Higher Education Guaranty Corp, PO Box 8973, Madison WI 53708-8973
516932865	+ Lease Financial GroupI, 233 N Michigan Ave Ste 1, Chicago, IL 60601-5519
518565340	+ NewRez LLC, Elizabeth K. Holdren, Esq., Hill Wallack, LLP, 21 Roszel Road, P.O. Box 5226 Princeton, NJ 08543-5226
516932871	State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 269, Trenton, NJ 08695-0269
519751189	U.S. Bank Trust National Association et al, Shellpoint Mortgage Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826
519751190	+ U.S. Bank Trust National Association et al, Shellpoint Mortgage Servicing, Bankruptcy Department, PO Box 10826, Greenville, SC 29603-0826 U.S. Bank Trust National Association et 29603-0826

TOTAL: 12

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 09 2022 21:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516932846	Email/Text: EBNProcessing@afni.com	Dec 09 2022 21:13:00	AFNI, 1310 Martin Luther King Drive, PO Box 3517, Bloomington, IL 61702-3517
517163748	+ EDI: CINGMIDLAND.COM	Dec 10 2022 01:53:00	AT&T Mobility II, LLC, c/o AT&T Services, Inc., Karen Cavagnaro, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
516932845	+ Email/Text: EBNProcessing@afni.com	Dec 09 2022 21:13:00	Afni, Po Box 3427, Bloomington, IL 61702-3427
516932847	+ Email/Text: banko@acsnv.com	Dec 09 2022 21:13:00	Allied Collection Services, 3080 South Durango Drive, Suite 208, Las Vegas, NV 89117-9194
516932849	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2321
516932851	+ EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One, Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285

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517036264	EDI: CAPITALONE.COM	Dec 10 2022 01:53:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517121180	+ Email/Text: bankruptcy@cavps.com	Dec 09 2022 21:13:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516946259	EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516932853	+ EDI: DISCOVER.COM	Dec 10 2022 01:53:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516932854	+ Email/Text: bknotice@ercbpo.com	Dec 09 2022 21:13:00	ERC/Enhanced Recovery Corp. 8014 Bayberry Rd, Jacksonville, FL 32256-7412
516932858	Email/Text: fggbanko@fgny.com	Dec 09 2022 21:12:00	Forster Garbus and Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
516932859	EDI: AMINFOFP.COM	Dec 10 2022 01:53:00	Fst Premier, 601 S Minneapolis Ave, Sioux Falls, SD 57104
516932861	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Dec 09 2022 21:12:00	Glhec, Attn: Bankruptcy, Po Box 7860, Nadison, WI 53707-7860
516932862	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Dec 09 2022 21:11:00	Great Lakes Higher Education Guaranty Co, 2401 International Lane, Madison, WI 53704-3192
516932864	EDI: IRS.COM	Dec 10 2022 01:53:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114
516932852	EDI: JPMORGANCHASE	Dec 10 2022 01:53:00	Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
516932866	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2022 21:11:11	LVNV Funding, Po Box 10497, Greenville, SC 29603-0497
517087369	Email/PDF: resurgentbknotifications@resurgent.com	Dec 09 2022 21:34:31	LVNV Funding, LLC its successors and assigns as, assignee of FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517130524	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516932867	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 09 2022 21:13:00	Midland Funding, Attn: Bankruptcy, Po Box 939069, San Diego, CA 92193-9069
517167340	Email/Text: mtgbk@shellpointmtg.com	Dec 09 2022 21:12:00	New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, PO BOX 10826, GREENVILLE SC 29603-0826
516932868	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 09 2022 21:13:00	Office of the U.S. Trustee, District of New Jersey, U.S. Department of Justice, One Newark Center, Suite 2100, Newark, NJ 07102-5235
517090640	EDI: PRA.COM	Dec 10 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
516932869	Email/Text: signed.order@pfwattorneys.com	Dec 09 2022 21:12:00	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
517091792	+ EDI: JEFFERSONCAP.COM	Dec 10 2022 01:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516932870	+ Email/Text: mtgbk@shellpointmtg.com	Dec 09 2022 21:12:00	Shellpoint Mortgage Servicing, Attn: Bankruptcy, Po Box 10826, Greenville, SC 29603-0826
516932872	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synch/sync Bank, Po Box 965064, Orlando, FL 32896-5064
516934879	+ EDI: RMSC.COM	Dec 10 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517162933	+ Email/Text: bncmail@w-legal.com		

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516932873

+ EDI: WTRRNBNK.COM

Dec 09 2022 21:13:00

TD Bank USA, N.A., C O WEINSTEIN &  
RILEY, PS, 2001 WESTERN AVENUE, STE  
400, SEATTLE, WA 98121-3132

Dec 10 2022 01:53:00

Target, C/O Financial & Retail Svcs, Mailstop BT  
POB 9475, Minneapolis, MN 55440-9475

TOTAL: 33

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516932857	*P++	FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030, address filed with court:, Forster Garbus & Garbus, 500 Bi-County Blvd., Suite 300, PO Box 9030, Farmingdale, NY 11735
516932863	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, Special Procedures Branch, Bankruptcy Section, PO Box 724, Springfield, NJ 07081-0724
517131584	*+	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516932848	##+	Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 11, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 9, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NEW PENN FINANCIAL LLC D/B/A SHELLPOINT MORTGAGE SERVICING dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Elizabeth K. Holdren	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for New Residential Mortgage LLC eholdren@hillwallack.com jhanley@hillwallack.com;hwbnj@hillwallack.com;eholdren@ecf.courtdrive.com
Harold N. Kaplan	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as OwnerTrustee for Citigroup Mortgage Loan Trust2021-RP3 hkaplan@rasnj.com, kimwilson@raslg.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Joel R. Spivack	on behalf of Joint Debtor Kellyann McLernon joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Joel R. Spivack	on behalf of Debtor Michael Lance McLernon joel@spivacklaw.com admin@spivacklaw.com;r44331@notify.bestcase.com
Melissa S DiCerbo	

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on behalf of Creditor New Residential Mortgage LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com

Phillip Andrew Raymond

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as OwnerTrustee for Citigroup Mortgage Loan Trust2021-RP3 phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing as servicer for New Residential Mortgage LLC smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 11